

give tax breaks to the rich. That is their agenda, and they push it through over and over again. I really hope the American people will give us some help in the next election.

Mr. PALLONE. Mr. Speaker, I thank the gentlewoman.

#### REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 4571, LAWSUIT ABUSE REDUCTION ACT OF 2004

Mr. SESSIONS, from the Committee on Rules, submitted a privileged report (Rept. No. 108-684) on the resolution (H. Res. 766) providing for consideration of the bill (H.R. 4571) to amend rule 11 of the Federal Rules of Civil Procedure to improve attorney accountability, and for other purposes, which was referred to the House Calendar and ordered to be printed.

#### HURRICANE SEASON

The SPEAKER pro tempore (Mr. KLINE). Under the Speaker's announced policy of January 7, 2003, the gentlewoman from Florida (Ms. GINNY BROWN-WAITE) is recognized for 60 minutes as the designee of the majority leader.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, since the early weeks of August, Florida and its residents have endured the unrelenting and unsympathetic wrath of Mother Nature. Through the harsh design of fate, Florida was dealt the unfortunate circumstances of bearing the brunt of not one but two hurricanes, and it appears more dark clouds are poised to visit the Sunshine State.

This map very carefully tracks the two hurricanes that hit Florida. The first one in orange is Hurricane Charley. It was upgraded to a tropical storm at 5 on August 10, continued raising havoc in Jamaica, and in Jamaica it became a hurricane on the 11th, and it hit Punta Gorda, Florida on the 13th, exactly one month ago today, at 4:30 p.m.

Frances became a category 4 on the 28th of August. On the 2nd, it was in the Bahamas, and Frances made landfall in Stewart, Florida, at 1 on September 5. So Florida has been hit twice and based on the latest weather forecast, it appears that the Panhandle will be hit again with Hurricane Ivan.

It is not the first time that Florida has been devastated by three hurricanes all at once. The State has experienced such occurrences before. Actually in 1964, three storms hit Florida within an 8-week period. The hurricanes were named Cleo, Dora and Isabel. Regardless of what we name them, it does not make living in a State with so many hurricanes a lot of fun. Those hurricanes slammed the State. Thus, Floridians are not bewildered by the sheer numbers of hurricanes that threaten to trounce the State.

With regard to the power and force of these menacing natural disasters, well,

before Hurricane Charley came ashore the people of Florida have understood and respected the potential power that a hurricane wields. I recall in 1992 when Hurricane Andrew hit the State, and it hit the Homestead, Florida, area and had a devastating effect there.

We have a few photos of some of the examples of the kind of destruction that a hurricane can do. Obviously this house as a result of the hurricane was damaged and would have to be completely torn down. Again, we have more destruction. This is an area that certainly as we look at the picture we say, how could people go back and say I want to rebuild. But wanting to rebuild and having the courage and the strength that so many Floridians do to face the hurricane and the destruction that goes along with the hurricane and yet have the spirit, the human spirit that says we are going to stay, we are going to rebuild and make the community even stronger.

Mr. Speaker, I yield to the gentleman from Florida (Mr. KELLER) from the Orlando area.

Mr. KELLER. Mr. Speaker, I thank the gentlewoman for yielding.

Mr. Speaker, I have just returned from Florida where I took a helicopter tour of the greater Orlando area and saw firsthand the extensive damage which has literally turned upside down the lives of several hundred Central Floridians. I have empathy for those who have suffered such severe damage because my own mom, Laura Keller, completely lost her home in Hurricane Charley.

Despite these temporary heartaches, I am optimistic about central Florida's future. Last Tuesday, we passed legislation in Congress to immediately provide \$2 billion to FEMA to help our citizens in Florida recover from Hurricanes Charley and Frances. The very next day, President Bush signed this legislation into law. Together we acted with near-lightning speed to provide immediate relief. This \$2 billion will be able to help Central Florida families with things like temporary lodging, food, water supplies, medical care, and will allow roofs to be repaired. I know that I speak for all central Floridians when I say to my congressional colleagues all across the country, thank you for being there and voting for this important relief package.

But after taking this helicopter tour, I can tell Members this \$2 billion we have already provided is only a down payment, and I say that regretfully because I know how tight money is around here these days. Fortunately, President Bush agrees more money is needed. Earlier today the White House requested that Congress provide an additional \$2.5 billion in hurricane relief for Florida. I will strongly support this much-needed appropriation.

Mr. Speaker, our citizens have suffered enormous out-of-pocket costs which should be taken into account by FEMA. For example, imagine that a person has a \$300,000 home and he has

suffered \$30,000 in property damage as a result of these two hurricanes. Now some people outside of Florida may mistakenly think no problem, you have insurance, insurance will pay for it.

Actually, it is a big problem and here is why. Since many of these Florida insurance policies have 5 percent deductibles and these two hurricanes are viewed by insurance companies as two separate and distinct events, it is entirely possible that the individual will have to pay the entire \$30,000 bill himself, 100 percent out of pocket. I believe in this type of circumstance, if the person is not eligible for a FEMA grant, he should at least get a zero percent loan from FEMA to cover the out-of-pocket cost. It is patently unreasonable for us to assume that the average citizen has \$30,000 lying around in his checking account just in case he unexpectedly gets blind-sided by two hurricanes.

Mr. Speaker, these people need help, and it is up to those of us in Congress to try to help them. Rest assured that Congress, especially those from Florida, will continue to work very closely with President Bush and Governor Jeb Bush over the next few weeks to help rebuild Florida as quickly as possible and in a way that makes Florida stronger than ever before.

I urge all of my colleagues in Congress to support this \$2.5 billion hurricane relief package. It is the right thing to do and now is the right time to do it.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, earlier I mentioned Hurricane Andrew, and Hurricane Andrew came around the fall of 1992 when I was just elected to the Florida Senate. I served at the time with the very distinguished gentleman now in Congress with me, the gentleman from the Palm Beach, Florida, area (Mr. FOLEY).

Mr. FOLEY. Mr. Speaker, I thank the gentlewoman for organizing this opportunity for us to come to the floor and let the rest of the country know what Florida has been living through.

I came to Florida from Massachusetts at the age of 3, and I remember waking up early one morning in 1960 to a storm that we had never known in Massachusetts, and that was Hurricane Donna. We went about putting masking tape on our jalousie windows. That is what we were told to do for safety. My, how things have changed.

The people of Florida are storm weary and they are fatigued. Their resilient nature and strong character have been tested over the last few weeks. But as we have done before, Floridians are banding together, helping their neighbor and slowly rebuilding their homes, their businesses and their communities.

Never in our Nation's history have two storms brought this much destruction back to back to one State. Unfortunately, the people of the 16th District have weathered the worst. Hurricane Charley reached landfall on August 13, 2004, and blasted its way